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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself			
		About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name			
	Write the name that is on	Hector		Teresa
	your government-issued picture identification (for example, your driver's	First name	_	First name
	license or passport).	Middle name	_	Middle name
	Bring your picture	Mandujano		Mandujano
	identification to your meeting with the trustee.	Last name and Suffix (Sr., Jr., II, III)		Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years			
	Include your married or maiden names.			
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-9476		xxx-xx-9244

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Debtor 1 **Hector Mandujano** Debtor 2 **Teresa Mandujano**

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case): I have not used any business name or EINs.			
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	■ I have not used any business name or EINs.				
	Include trade names and doing business as names	Business name(s)	Business name(s)			
		EINs	EINs			
5.	Where you live	5708 W. 254th St.	If Debtor 2 lives at a different address:			
		Cicero, IL 60804 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		Cook	rambol, olloo, olly, olako a ziii oodo			
		County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for	Check one:	Check one:			
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

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Del	otor 2	Teresa Mandujano)			Case	e number (if known)		
Par	t 2:	Tell the Court About	Your Bank	ruptcy Ca	ase				
7.	Bank	chapter of the cruptcy Code you are using to file under	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.						
	CHOO	sing to me under	■ Chap	ter 7					
			☐ Chapt	er 11					
			☐ Chapt	er 12					
			☐ Chapt	er 13					
8.	How	you will pay the fee	abo	out how yo	ou may pay. Typically, if you are attorney is submitting your pay	paying the fee yourse	th the clerk's office in your local court for more details lif, you may pay with cash, cashier's check, or money our attorney may pay with a credit card or check with		
					to pay the fee in installments. If you choose this option, sign and attach the <i>Application for Individuals to I</i> ing Fee in Installments (Official Form 103A).				
			☐ I re	quest that is not req t applies t	at my fee be waived (You may juired to, waive your fee, and may o your family size and you are u	request this option only ay do so only if your in unable to pay the fee in	y if you are filing for Chapter 7. By law, a judge may, come is less than 150% of the official poverty line in installments). If you choose this option, you must fill ial Form 103B) and file it with your petition.		
	Have								
9.	bank	you filed for ruptcy within the	No.						
	last 8	3 years?	☐ Yes.						
				District		When	Case number		
				District District		When	Case number Case number		
				District			Case number		
10.		ny bankruptcy	■ No						
	filed not fi you,	s pending or being by a spouse who is iling this case with or by a business er, or by an ate?	☐ Yes.						
				Debtor			Relationship to you		
				District		When	Case number, if known		
				Debtor			Relationship to you		
				District		When	Case number, if known		
11.		ou rent your	■ No.	Go to I	ine 12.				
	resid	ence?	☐ Yes.	Has yo	our landlord obtained an eviction	ı judgment against you	and do you want to stay in your residence?		
			. 30.		No. Go to line 12.	- ,			
					Yes. Fill out <i>Initial Statement A</i> bankruptcy petition.	About an Eviction Judg	ment Against You (Form 101A) and file it with this		

Hector Mandujano

Debtor 1

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Deb	otor 2 Teresa Mandujan	0			Case number (if known)		
Par	Report About Any Bu	sinesses	You Own	as a Sole Proprie	tor		
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to F	^o art 4.			
		☐ Yes.	Name	and location of bus	siness		
	A sole proprietorship is a						
	business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.			of business, if any			
	If you have more than one sole proprietorship, use a		Numbe	er, Street, City, Sta	ate & ZIP Code		
	separate sheet and attach it to this petition.		Check	the appropriate bo	ox to describe your business:		
	·			Health Care Busi	ness (as defined in 11 U.S.C. § 101(27A))		
				Single Asset Rea	I Estate (as defined in 11 U.S.C. § 101(51B))		
				Stockbroker (as o	defined in 11 U.S.C. § 101(53A))		
				Commodity Broke	er (as defined in 11 U.S.C. § 101(6))		
				None of the above	е		
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadline operation	ou are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate dlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of rations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure 1 U.S.C. 1116(1)(B).				
	For a definition of small	■ No.	I am no	ot filing under Chap	pter 11.		
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	l am fil Code.	ing under Chapter	11, but I am NOT a small business debtor according to the definition in the Bankruptcy		
		☐ Yes.	I am fil	ing under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.		
Dow	Depart if You Own or	Llava An	, Uamanda,	io Droporti, or An	Drawarty That Needs Immediate Attention		
Par	•		/ nazaruot	is Property of An	y Property That Needs Immediate Attention		
14.	Do you own or have any property that poses or is	No.					
	alleged to pose a threat of imminent and identifiable hazard to	☐ Yes.	What is the	ne hazard?			
	public health or safety? Or do you own any						
	property that needs immediate attention?			ate attention is why is it needed?			
			•	-			
	For example, do you own perishable goods, or						
	livestock that must be fed, or a building that needs		Where is	the property?			
	urgent repairs?				Number, Street, City, State & Zip Code		
					· · · · · · · · · · · · · · · · · · ·		

Debtor 1

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Debtor 1	Hector Mandujano	J	
Debtor 2	Teresa Mandujano		Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15

I am not required to receive a briefing about credit counseling because of:

I have a mental illness or a Incapacity. mental deficiency that makes me incapable of realizing or

> making rational decisions about finances.

My physical disability causes Disability. П

> me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

П Active duty. I am currently on active military duty in a military

combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a brief	fing about credit
counseling because of:	

I have a mental illness or a mental Incapacity.

> deficiency that makes me incapable of realizing or making rational decisions about finances.

My physical disability causes me to Disability. be unable to participate in a briefing

in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty

in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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	otor 1 otor 2	Hector Mandujano Teresa Mandujano		Boodment		Case nu	umber (if known)	
Par	t 6:	Answer These Questi	ons for Rep	orting Purposes				
16.		t kind of debts do have?	ir	Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." □ No. Go to line 16b.				
				Yes. Go to line 17.				
				Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.				
			_	No. Go to line 16c.				
				Yes. Go to line 17.				
			16c. S	tate the type of debts you owe th	nat are not consume	r debts or bus	Isiness debts	
17.		ou filing under oter 7?	□ No. I	am not filing under Chapter 7. Go	o to line 18.			
	after	ou estimate that any exempt erty is excluded and	■ Yes. I	am filing under Chapter 7. Do yo xpenses are paid that funds will t	u estimate that after be available to distrib	any exempt bute to unsec	property is excluded and cured creditors?	administrative
		inistrative expenses		No				
	be a	are paid that funds will be available for distribution to unsecured creditors?] Yes				
18.		How many Creditors do you estimate that you owe?	■ 1-49		1 ,000-5,000		2 5,001-50,0)00
	-		□ 50-99		<u> </u>		<u></u> 50,001-100	
			□ 100-199 □ 200-999		□ 10,001-25,000		☐ More than1	00,000
19.	How	How much do you estimate your assets to	= \$0 - \$50	•	□ \$1,000,001 - \$1		□ \$500,000,00	
		orth?		- \$100,000 1 - \$500,000 1 - \$1 million	☐ \$10,000,001 - \$50 million ☐ \$50,000,001 - \$100 million ☐ \$100,000,001 - \$500 million		□ \$10,000,000	,001 - \$10 billion 0,001 - \$50 billion \$50 billion
20.		much do you nate your liabilities	\$0 - \$50		□ \$1,000,001 - \$1		□ \$500,000,00	
	to be			- \$100,000 1 \$500,000	☐ \$10,000,001 - \$50 million ☐ \$50,000,001 - \$100 million		_	0,001 - \$10 billion 00,001 - \$50 billion
			■ \$100,001 - \$500,000 □ \$500,001 - \$1 million		□ \$100,000,001 - \$500 million			
Par	t 7:	Sign Below						
For	you		I have exan	nined this petition, and I declare	under penalty of per	jury that the i	information provided is tru	ue and correct.
				osen to file under Chapter 7, I an es Code. I understand the relief a				
If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help m document, I have obtained and read the notice required by 11 U.S.C. § 342(b).			me fill out this					
			I request re	lief in accordance with the chapte	er of title 11, United	States Code,	, specified in this petition	
				d making a false statement, cond case can result in fines up to \$29 8571.				
			/s/ Hector Ma	Mandujano		/ Teresa M eresa Mand		
			Signature o			ignature of D		
			Executed of	February 17, 2016 MM / DD / YYYY	Ex		February 17, 2016 MM / DD / YYYY	

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Debtor 1 Debtor 2	Hector Mandujano Teresa Mandujano		Page 7 of 63	se number (if known)	
	•			_	
	attorney, if you are ed by one	I, the attorney for the debtor(s) named in this under Chapter 7, 11, 12, or 13 of title 11, Unit for which the person is eligible. I also certify	ed States Code, and have	explained the relief av	ailable under each chapter
	not represented by ey, you do not need s page.	342(b) and, in a case in which § 707(b)(4)(D) in the schedules filed with the petition is inco		no knowledge after an	inquiry that the information
	-	/s/ Fernando R. Carranza Signature of Attorney for Debtor	Date	February 17, 201 MM / DD / YYYY	16

fcarranza@frclaw.us

Email address

Fernando R. Carranza

5814 W. CERMAK RD Cicero, IL 60804 Number, Street, City, State & ZIP Code

Contact phone 708/416-0034

FERNANDO R. CARRANZA & ASSOCIATES, LTD.

Printed name

Firm name

6195472Bar number & State

Certificate Number: 12459-ILN-CC-026484410



CERTIFICATE OF COUNSELING

I CERTIFY that on November 5, 2015, at 2:02 o'clock PM PST, teresa mandujano received from Abacus Credit Counseling, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Northern District of Illinois, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: November 5, 2015 By: /s/Katyria Serrano

Name: Katyria Serrano

Title: Credit Counselor

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

Certificate Number: 12459-ILN-CC-026484409



CERTIFICATE OF COUNSELING

I CERTIFY that on November 5, 2015, at 2:02 o'clock PM PST, hector mandujano received from Abacus Credit Counseling, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Northern District of Illinois, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: November 5, 2015 By: /s/Katyria Serrano

Name: Katyria Serrano

Title: Credit Counselor

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

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		DUGUIIIEIII	Faue 10 01 03
ill in this infor	mation to identify your	case:	
Debtor 1	Hector Mandujan	0	
	First Name	Middle Name	Last Name
Debtor 2	Teresa Mandujan	0	
Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		NORTHERN DISTRICT OF II	LLINOIS
Case number _			

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Par	11: Summarize Your Assets		
		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	14,613.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	14,613.00
Par	t 2: Summarize Your Liabilities		
			abilities at you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	132,000.32
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	67,451.29
	Your total liabilities	\$	199,451.61
Par	t3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	3,853.22
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	4,173.14
Par	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your content of	our other s	chedules.
7.	Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for	a persona	I, family, or

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

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Debtor 1	Hector Mandujano		9. ==	
Debtor 2	Teresa Mandujano		Case number (if known)	

8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

One Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total claim	
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

m 106A/B A/B: Propert arately list and describe items. beliete and accurate as possible, attach a separate sheet to the ch Residence, Building, Land, ee any legal or equitable interestate property?	Middle Name Last Name Middle Name Last Name THERN DISTRICT OF ILLINOIS	than one category, list the asset in the ass	g correct information. If
Teresa Mandujano First Name Tuptcy Court for the: NOR 106A/B A/B: Propert Trately list and describe items. To the supplete and accurate as possible, attach a separate sheet to the characteristic control of the supplete and accurate as possible, attach a separate sheet to the characteristic control of the supplete and accurate as possible, attach a separate sheet to the characteristic control of the supplete and accurate as possible, attach a separate sheet to the characteristic control of the supplete and accurate as possible, attach a separate sheet to the characteristic control of the supplete and accurate as possible, attach a separate sheet to the characteristic control of the supplete and accurate sheet to the characteristic control of the supplete and accurate as possible.	Middle Name Last Name THERN DISTRICT OF ILLINOIS List an asset only once. If an asset fits in more e. If two married people are filing together, both a is form. On the top of any additional pages, write or Other Real Estate You Own or Have an Interest	are equally responsible for supplying your name and case number (if kno	amended filing 12/15 he category where you this gorrect information. If
Teresa Mandujano First Name Tuptcy Court for the: NOR 106A/B A/B: Propert Trately list and describe items. To the supplete and accurate as possible, attach a separate sheet to the characteristic control of the supplete and accurate as possible, attach a separate sheet to the characteristic control of the supplete and accurate as possible, attach a separate sheet to the characteristic control of the supplete and accurate as possible, attach a separate sheet to the characteristic control of the supplete and accurate as possible, attach a separate sheet to the characteristic control of the supplete and accurate as possible, attach a separate sheet to the characteristic control of the supplete and accurate sheet to the characteristic control of the supplete and accurate as possible.	Middle Name Last Name THERN DISTRICT OF ILLINOIS List an asset only once. If an asset fits in more e. If two married people are filing together, both a is form. On the top of any additional pages, write or Other Real Estate You Own or Have an Interest	are equally responsible for supplying your name and case number (if kno	amended filing 12/15 he category where you this gorrect information. If
m 106A/B A/B: Propert arately list and describe items. he light and accurate as possible, attach a separate sheet to the ch Residence, Building, Land, e any legal or equitable interestate property?	THERN DISTRICT OF ILLINOIS List an asset only once. If an asset fits in more e. If two married people are filing together, both a is form. On the top of any additional pages, write or Other Real Estate You Own or Have an Interest	are equally responsible for supplying your name and case number (if kno	amended filing 12/15 he category where you this gorrect information. If
m 106A/B A/B: Propert arately list and describe items. beliete and accurate as possible, attach a separate sheet to the ch Residence, Building, Land, ee any legal or equitable interestate property?	y List an asset only once. If an asset fits in more e. If two married people are filing together, both a is form. On the top of any additional pages, write or Other Real Estate You Own or Have an Intere	are equally responsible for supplying your name and case number (if kno	amended filing 12/15 he category where you this gorrect information. If
A/B: Propert arately list and describe items. helete and accurate as possible, attach a separate sheet to the helpto ch Residence, Building, Land, he any legal or equitable interest he property?	List an asset only once. If an asset fits in more e. If two married people are filing together, both a is form. On the top of any additional pages, write or Other Real Estate You Own or Have an Interest	are equally responsible for supplying your name and case number (if kno	amended filing 12/15 he category where you this gorrect information. If
A/B: Propert arately list and describe items. helete and accurate as possible, attach a separate sheet to the helpto ch Residence, Building, Land, he any legal or equitable interest he property?	List an asset only once. If an asset fits in more e. If two married people are filing together, both a is form. On the top of any additional pages, write or Other Real Estate You Own or Have an Interest	are equally responsible for supplying your name and case number (if kno	amended filing 12/15 he category where you this gorrect information. If
A/B: Propert arately list and describe items. helete and accurate as possible, attach a separate sheet to the helpto ch Residence, Building, Land, he any legal or equitable interest he property?	List an asset only once. If an asset fits in more e. If two married people are filing together, both a is form. On the top of any additional pages, write or Other Real Estate You Own or Have an Interest	are equally responsible for supplying your name and case number (if kno	he category where you thi g correct information. If
A/B: Propert arately list and describe items. helete and accurate as possible, attach a separate sheet to the helpto ch Residence, Building, Land, he any legal or equitable interest he property?	List an asset only once. If an asset fits in more e. If two married people are filing together, both a is form. On the top of any additional pages, write or Other Real Estate You Own or Have an Interest	are equally responsible for supplying your name and case number (if kno	he category where you thi g correct information. If
arately list and describe items. uplete and accurate as possible, attach a separate sheet to the ch Residence, Building, Land, e any legal or equitable interestate property?	List an asset only once. If an asset fits in more e. If two married people are filing together, both a is form. On the top of any additional pages, write or Other Real Estate You Own or Have an Interest	are equally responsible for supplying your name and case number (if kno	he category where you thi g correct information. If
plete and accurate as possible, attach a separate sheet to the ch Residence, Building, Land, e any legal or equitable interest the property?	e. If two married people are filing together, both a is form. On the top of any additional pages, write or Other Real Estate You Own or Have an Interes	are equally responsible for supplying your name and case number (if kno	g correct information. If
ch Residence, Building, Land, e any legal or equitable interes	or Other Real Estate You Own or Have an Interes	st In	wn). Answer every questi
e any legal or equitable interes			
ne property?	st in any residence, building, land, or similar prop	perty?	
ne property?	or in any residence, building, land, or similar proj	scrity i	
ne property?			
ur Vehicles			
ıdillac	Who has an interest in the property? Check or		claims or exemptions. Put
edan	☐ Debtor 1 only		ed claims on Schedule D: nims Secured by Property.
	☐ Debtor 2 only	Current value of the	Current value of the
	Debtor 1 and Debtor 2 only	entire property?	portion you own?
ion:	☐ At least one of the debtors and another		
	☐ Check if this is community property (see instructions)	\$10,700.00	\$10,700.00
		Do not doduct socured o	Naime or exemptions. But
onoline	,	the amount of any secure	ed claims on Schedule D:
00	■ Debtor 1 only □ Debtor 2 only		nims Secured by Property.
	Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?
nileage: 150000	☐ At least one of the debtors and another		
nileage: 150000 ion:			
) t	adillac edan nileage: 66,000 tion:	who has an interest in the property? Check or Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 3 only Debtor 1 and Debtor 3 only Debtor 4 tion: Check if this is community property (see instructions) Who has an interest in the property? Check or Debtor 3 only Debtor 4 and Debtor 5 only Debtor 6 only Debtor 6 only Debtor 7 only Debtor 8 only Debtor 9 o	Adillac Who has an interest in the property? Check one the amount of any secure of th

■ No

☐ Yes

	Case 16-		Doc 1	Filed 02/17/16 Document	Entered 02/1 Page 13 of 63	7/16 18:09:44	Desc Main
Debtoi Debtoi						Case number <i>(if known)</i>	
5 Add	d the dollar value o ges you have attach	f the portioned for Part	on you own f 2. Write tha	or all of your entries f	rom Part 2, including	any entries for	\$11,713.00
Part 3:	Describe Your Person	onal and Ho	usehold Items				
Do yo	u own or have any	legal or eq	uitable inter	est in any of the follow	ving items?		Current value of the portion you own? Do not deduct secured claims or exemptions.
	isehold goods and a <i>mples:</i> Major applia No			nina, kitchenware			
	es. Describe	Living	Poom Dini	na Boom Bodroom	set ever 10 years	ald.	\$1,100.00
		Living	Room, Dinii	ng Room Bedroom	set over 10 years o	oia	φ1,100.00
Exa	including ce			stereo, and digital equi ia players, games	pment; computers, prii	nters, scanners; music	collections; electronic devices
				reen television reen television			\$850.00
Exa	other collect		paintings, prii rabilia, colled		ooks, pictures, or other	art objects; stamp, coi	n, or baseball card collections;
Exa	musical inst	ographic, ex		other hobby equipment;	bicycles, pool tables,	golf clubs, skis; canoes	s and kayaks; carpentry tools;
I	<i>camples:</i> Pistols, rifle	es, shotguns	s, ammunition	n, and related equipme	nt		
	<i>camples:</i> Everyday c	lothes, furs,	leather coats	s, designer wear, shoe	s, accessories		
	<i>camples:</i> Everyday je	ewelry, cost	ume jewelry,	engagement rings, wed	dding rings, heirloom je	ewelry, watches, gems,	gold, silver
Ex I	n-farm animals kamples: Dogs, cats. No Yes. Describe	birds, hors	es				

Official Form 106A/B Schedule A/B: Property page 2

14. Any other personal and household items you did not already list, including any health aids you did not list

☐ Yes. Give specific information.....

■ No

Entered 02/17/16 18:09:44 Case 16-05154 Doc 1 Filed 02/17/16 Desc Main Page 14 of 63 Document **Hector Mandujano** Debtor 1 Debtor 2 Teresa Mandujano Case number (if known) 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1.950.00 for Part 3. Write that number here **Describe Your Financial Assets** Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition □ No Yes..... Cash \$50.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: Yes..... JP Morgan Chase \$900.00 17.1. Checking 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ■ No $\hfill \square$ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ■ No ☐ Yes. Institution name or individual: 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

■ No

Issuer name and description. ☐ Yes.....

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

	Case 16-05154	Doc 1	Filed 02/17/16 Document	Entered 02/17/16 18:09:44 Page 15 of 63	Desc Main
Debtor Debtor	-		Doddinent	Case number (if known)	
	es Institution na	ame and desc	cription. Separately file th	ne records of any interests.11 U.S.C. § 521(c):
25. Tr ı ■ N		ests in prope	erty (other than anythin	g listed in line 1), and rights or powers ex	ercisable for your benefit
	es. Give specific information	about them			
Ex ■ N	ents, copyrights, trademarks, amples: Internet domain name lo es. Give specific information a	s, websites, p			
	,			n holdings, liquor licenses, professional licen	ses
	es. Give specific information	about them			
Money	or property owed to you?				Current value of the portion you own? Do not deduct secured claims or exemptions.
= N	• •	bout them, inc	cluding whether you alre	ady filed the returns and the tax years	
Ex I			usal support, child supp	ort, maintenance, divorce settlement, propert	y settlement
Ex ■ N	benefits; unpaid loans lo	ity insurance you made to		efits, sick pay, vacation pay, workers' compe	ensation, Social Security
	es. Give specific information				
Ex ■ N	lo			HSA); credit, homeowner's, or renter's insura	ance
	es. Name the insurance comp Com	any of each p pany name:	olicy and list its value.	Beneficiary:	Surrender or refund value:
If y	meone has died.			surance policy, or are currently entitled to red	ceive property because
	es. Give specific information				
	amples: Accidents, employme			it or made a demand for payment s to sue	
	es. Describe each claim				
	lo		every nature, includin	g counterclaims of the debtor and rights t	o set off claims
	es. Describe each claim				
	y financial assets you did no lo 'es. Give specific information	-			

Case 16-05154 Doc 1 Filed 02/17/16 Entered 02/17/16 18:09:44 Desc Main Page 16 of 63 Document Debtor 1 **Hector Mandujano** Debtor 2 Teresa Mandujano Case number (if known) Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$950.00 for Part 4. Write that number here..... Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. Yes. Go to line 47. Current value of the portion you own? Do not deduct secured claims or exemptions. Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here \$0.00 List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$0.00 Part 2: Total vehicles, line 5 \$11,713.00 Part 3: Total personal and household items, line 15 57. \$1,950.00 58. Part 4: Total financial assets, line 36 \$950.00 Part 5: Total business-related property, line 45 \$0.00

\$0.00

\$0.00

\$14,613.00

Copy personal property total

63. Total of all property on Schedule A/B. Add line 55 + line 62

60. Part 6: Total farm- and fishing-related property, line 52

Total personal property. Add lines 56 through 61...

Part 7: Total other property not listed, line 54

\$14,613.00

\$14,613.00

Official Form 106A/B Schedule A/B: Property page 5

Case 16-05154 Doc 1 Filed 02/17/16 Entered 02/17/16 18:09:44 Desc Main

		DAMMIN	311 1 1200: 11 01 00	
Fill in this infor	mation to identify your	case:		
Debtor 1	Hector Mandujan	10		
	First Name	Middle Name	Last Name	
Debtor 2	Teresa Mandujan	10		
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is
				amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

1	Which set of exemptions are	vou claiming? Ch	eck one only even if	vour spouse is filing w	ith vou
1.	Willich Set of exclibitions are	vou cialillillu: On	CUN UNIC UNIV. EVENTI	VUUI SDUUSE IS IIIII W	uii vou.

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Current value of the portion you own	Amount of the exemption you claim		Specific laws that allow exemption
Copy the value from Schedule A/B	Chec	ck only one box for each exemption.	
\$1,013.00	•	\$1,013.00	735 ILCS 5/12-1001(c)
		100% of fair market value, up to any applicable statutory limit	
\$1,100.00		\$1,400.00	735 ILCS 5/12-1001(b)
		100% of fair market value, up to any applicable statutory limit	
\$850.00		\$850.00	735 ILCS 5/12-1001(b)
		100% of fair market value, up to any applicable statutory limit	
\$50.00		\$50.00	735 ILCS 5/12-1001(b)
		100% of fair market value, up to any applicable statutory limit	
\$900.00		\$900.00	735 ILCS 5/12-1001(b)
	\$1,013.00 \$1,100.00 \$\$50.00	\$1,100.00	\$1,013.00 \$1,013.00 \$1,013.00 \$1,013.00 \$1,013.00 \$1,013.00 \$1,013.00 \$1,013.00 \$1,013.00 \$1,013.00 \$1,013.00 \$1,00% of fair market value, up to any applicable statutory limit \$1,100.00 \$1,00% of fair market value, up to any applicable statutory limit \$850.00 \$1,00% of fair market value, up to any applicable statutory limit \$50.00 \$1,00% of fair market value, up to any applicable statutory limit

Filed 02/17/16 Entered 02/17/16 18:09:44 Desc Main Page 18 of 63 Document **Hector Mandujano** Debtor 1 Teresa Mandujano Case number (if known) Debtor 2 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

Case 16-05154

Yes

Doc 1

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			Document	Page 19	OT 63		
Filli	in this informa	ation to identify you	ır case:				
Deb	tor 1	Hector Manduja	INO Middle Name	Last Name		-	
Deb	tor 2	Teresa Manduja		Edot Hamo			
	use if, filing)	First Name	Middle Name	Last Name		-	
Unit	ed States Bank	cruptcy Court for the	NORTHERN DISTRICT OF ILLI	NOIS			
Case	o numbor						
(if kno	e number						if this is an led filing
~ ···	–	4000					
	icial Form						
<u>Sc</u>	<u>hedule [</u>): Creditors	Who Have Claims S	Secured	by Propert	У	12/15
	ed, copy the Add		f two married people are filing together, , number the entries, and attach it to thi				
	•	ive claims secured by	your property?				
	☐ No. Check ti	his box and submit t	his form to the court with your other	schedules. Yo	u have nothing else	to report on this form.	
	_	all of the information	·		3		
Part		Secured Claims	20.011.				
			nore than one secured claim, list the credit	for separately for	Column A	Column B	Column C
each	claim. If more th	an one creditor has a p	articular claim, list the other creditors in Pa		Amount of claim	Value of collateral	Unsecured
as po	ossible, list the cla	aims in alphabetical ord	er according to the creditor's name.		Do not deduct the value of collateral.	that supports this claim	portion If any
2.1		us Automotive	B		\$20,650,32	\$10,700.00	\$9,950.32
	Group LTD. Creditor's Name	•	Describe the property that secures the		\$20,650.32	\$10,700.00	ψ9,93U.3Z
	ordanor o mamo		2010 Cadillac Sedan 66,000 n	illes			
			As of the date you file, the claim is: Ch	hook all that			
	1875 Dekall		apply.	neck all triat			
	Sycamore,		Contingent				
	Number, Street, C	ity, State & Zip Code	☐ Unliquidated☐ Disputed				
Who	o owes the debt	t? Check one.	Nature of lien. Check all that apply.				
□D	Debtor 1 only		An agreement you made (such as me	ortgage or secur	ed		
	Debtor 2 only		car loan)				
	Debtor 1 and Debt	or 2 only	☐ Statutory lien (such as tax lien, mech	nanic's lien)			
		debtors and another	☐ Judgment lien from a lawsuit				
	Check if this clair community debt		☐ Other (including a right to offset)				
Date	debt was incurr	red	Last 4 digits of account numbe	er			
2.2	Litton Loan	Servicina	Describe the property that secures the	e claim:	\$111,350.00	\$0.00	\$111,350.00
	Creditor's Name		Real Estate Mortgage	_			
	24 0	Diana #740	As of the date you file, the claim is: Ch	heck all that			
	Houston, T	ay Plaza #712 X 77046	apply.				
		ity, State & Zip Code	☐ Contingent☐ Unliquidated				
	, , , , , , , , , , , , ,	,, ,	☐ Disputed				
Who	o owes the debt	t? Check one.	Nature of lien. Check all that apply.				
	Debtor 1 only		An agreement you made (such as me	ortgage or secure	ed		
	Debtor 2 only		car loan)	aniala !!\			
	Debtor 1 and Debt	•	Statutory lien (such as tax lien, mech	ianic's lien)			
_	at least one of the	debtors and another	Judgment lien from a lawsuit				
			Other (including a right to offset)				

Official Form 106D

community debt

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Debtor 1	Hector Ma	ndujano		Ca	se number (if know)		
	First Name	Middle Name	Last Name				
Debtor 2	Teresa Ma	ndujano					
	First Name	Middle Name	Last Name				
		Opened 5/01/04 Last Active					
Date debt	was incurred	7/21/08	Last 4 digits of account number	0549			
If this is Write tha	the last page o at number here	f your form, add the dol :	A on this page. Write that number had a lar value totals from all pages. Bebt That You Already Listed	nere:	\$132,000.32 \$132,000.32		
to collect fo	rom you for a	debt you owe to someor ots that you listed in Pa	ed about your bankruptcy for a debr ne else, list the creditor in Part 1, an rt 1, list the additional creditors her	d then list the	collection agency here. Sim	ilarly, if you have m	ore than one
Na	me Address						
	orida Defaul Box 25018	t Law Group, PL	On v	which line i	n Part 1 did you enter	the creditor?	2.2
	mpa, FL 330		Last	4 digits of	account number	25CA	

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0.	200 10 0010 + D00 1	Document Page 2	21 of 63	5.44 Deserviant
Fill in this infor	mation to identify your case:		1 01 03	
Debtor 1				7
Debior 1	Hector Mandujano First Name Middle	Name Last Name		
Debtor 2	Teresa Mandujano			
(Spouse if, filing)		Name Last Name		
United States Ba	ankruptcy Court for the: NORTHE	RN DISTRICT OF ILLINOIS		
Case number				☐ Check if this is an
				amended filing
Official For	m 106E/F E/F: Creditors Who Hav	e Unsecured Claims		12/15
			Part 2 for araditors with NON	NPRIORITY claims. List the other party to
D: Creditors Who less that the Continuation Polymer (if known)	Have Claims Secured by Property. If mo Page to this page. If you have no informa	re space is needed, copy the Part yo tion to report in a Part, do not file th	ou need, fill it out, number th	secured claims that are listed in Schedule the entries in the boxes on the left. Attach dditional pages, write your name and case
	ors have priority unsecured claims agai			
■ No. Go to I	Part 2.			
□ Yes				
	All of Your NONPRIORITY Unsecure	ed Claims		
	ors have nonpriority unsecured claims a			
	ave nothing to report in this part. Submit thi		edules.	
Yes.				
claim, list the	or nonpriority unsecured claims in the all creditor separately for each claim. For each a particular claim, list the other creditors in	claim listed, identify what type of clair	n it is. Do not list claims alread	
4.1 Americ	can Express	Last 4 digits of account number	7133	\$299.00
'	ty Creditor's Name		0	
Amerio	can Express Special	When was the debt incurred?	Opened 6/01/96 L 8/01/03	ast Active
	c 981540	mon was the dest meaned.	0/01/00	
El Pas	o, TX 79998			
	Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
_	urred the debt? Check one.	☐ Contingent		
■ Debto	or 1 only	☐ Unliquidated		
☐ Debto	or 2 only	☐ Disputed		
☐ Debto	or 1 and Debtor 2 only	Type of NONPRIORITY unsecure	ed claim:	
☐ At lea	st one of the debtors and another	☐ Student loans		
	k if this claim is for a community debt nim subject to offset?	☐ Obligations arising out of a sep report as priority claims	aration agreement or divorce	hat you did not
■ No		Debts to pension or profit-shari	ng plans, and other similar del	ots
☐ Yes		■ Other. Specify Credit Car	^r d	

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tor 2 Teresa Mandujano		Case number (if know)	
Arnold Scott Harris PC	Last 4 digits of account number	0338	\$488.00
Nonpriority Creditor's Name Attorneys at Law	When was the debt incurred?		
222 Merchandise Mart Plaza #19 Chicago, IL 60654	<u> </u>		
Number Street City State Zlp Code	As of the date you file, the claim is:	Check all that apply	
Who incurred the debt? Check one.	☐ Contingent		
Debtor 1 only	☐ Unliquidated		
Debtor 2 only	☐ Disputed		
■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
☐ At least one of the debtors and another	☐ Student loans		
☐ Check if this claim is for a community Is the claim subject to offset?	debt Obligations arising out of a separate report as priority claims	ation agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	plans, and other similar debts	
☐ Yes	■ Other. Specify City of Chica	ago Parking Violations	
Cba Collection Bureau	Last 4 digits of account number	9799	\$451.00
Nonpriority Creditor's Name Po Box 5013	When was the debt incurred?	Opened 9/01/10	
Hayward, CA 94540 Number Street City State Zlp Code	As of the date you file, the claim is:	Check all that apply	
Who incurred the debt? Check one.	_	, o	
■ Debtor 1 only	Contingent		
Debtor 2 only	Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed	alatina.	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured of Student loans	ciaim:	
☐ Check if this claim is for a community		ation agreement or divorce that you did not	
No	☐ Debts to pension or profit-sharing	plans, and other similar debts	
■ No	Collection A	attorney Ds Waters Of America	
□ res	Other. Specify Inc		
CEPAMERICA ILLINOIS LLP Nonpriority Creditor's Name	Last 4 digits of account number	1899	\$582.00
PO BOX 582663 Cicero, IL 60804	When was the debt incurred?		
Number Street City State Zlp Code	As of the date you file, the claim is:	Check all that apply	
Who incurred the debt? Check one.	☐ Contingent		
☐ Debtor 1 only	☐ Unliquidated		
Debtor 2 only	☐ Disputed		
■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
☐ At least one of the debtors and another	☐ Student loans		
☐ Check if this claim is for a community		ation agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims		
■ No	☐ Debts to pension or profit-sharing	plans, and other similar debts	
☐ Yes	Other. Specify		

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Debto	⁷² Teresa Mandujano	Case number (if know)					
4.5	Citi Auto	Last 4 digits of account number	0101	\$25,480.00			
	Nonpriority Creditor's Name Citifinancial/Attn: Bankruptcy Dept 1111 Northpoint Dr Coppell, TX 75019	When was the debt incurred?	Opened 2/01/03 Last Active 6/13/06				
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply				
	Who incurred the debt? Check one. ☐ Debtor 1 only	☐ Contingent					
	Debtor 2 only	Unliquidated					
	■ Debtor 1 and Debtor 2 only	Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:				
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not				
	No	☐ Debts to pension or profit-sharin	a plane, and other similar debts				
	Yes	Other. Specify Automobile	e				
4.6	CMRE Financial Services Nonpriority Creditor's Name	Last 4 digits of account number	6721	\$4,000.00			
	3075 E Imperial Hwy Ste 200 Brea, CA 92821	When was the debt incurred?	Opened 4/01/13				
	Number Street City State Zlp Code	s: Check all that apply					
	Who incurred the debt? Check one.	☐ Contingent					
	Debtor 1 only	☐ Unliquidated					
	Debtor 2 only	☐ Disputed					
	■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured					
	☐ At least one of the debtors and another	☐ Student loans					
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not				
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts				
	Yes	Other. Specify Collection	Attorney Macneal Hospital				
4.7	Community State Bank	Last 4 digits of account number	1332	\$909.78			
	Nonpriority Creditor's Name Attention: Bankruptcy PO Box 3910	When was the debt incurred?	Opened 6/01/10				
	Tupelo, MS 38803 Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply				
	Who incurred the debt? Check one.	☐ Contingent					
	☐ Debtor 1 only	☐ Unliquidated ☐ Disputed					
	Debtor 2 only						
	■ Debtor 1 and Debtor 2 only	d claim:					
	☐ At least one of the debtors and another	••					
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a sepa					
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts				
	Yes	■ Other. Specify Collection					
		Other. Specify					

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	Teresa Mandujano		Case number (if know)	
4.8	Eos Cca	Last 4 digits of account number	4726	\$462.00
	Nonpriority Creditor's Name 700 Longwater Dr	When was the debt incurred?	Opened 7/01/07	• • • • • • • • • • • • • • • • • • • •
	Norwell, MA 02061 Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	I claim:	
	At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	■ Other. Specify Collection	Attorney Sprint Pcs	
I .	First National Collection Bureau In	Last 4 digits of account number	7414	\$698.45
	Nonpriority Creditor's Name 610 Waltham Way Sparks, NV 89434	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim i		
	Who incurred the debt? Check one.	☐ Contingent		
	☐ Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	■ Debtor 1 and Debtor 2 only	l claim:		
	\square At least one of the debtors and another			
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Collection		
4.10	First Premier Bank	Last 4 digits of account number	0124	\$408.42
	Nonpriority Creditor's Name		Opened 3/01/07 Last Active	
	601 S Minnesota Ave Sioux Falls, SD 57104	When was the debt incurred?	6/03/07	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	Debtor 2 only			
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured		
	At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	□ Yes		• •	
	山 169	Other. Specify Credit Card		

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	Teresa Mandujano	Case number (if know)		
- 1	Ford Cred Nonpriority Creditor's Name	Last 4 digits of account number	3149	\$0.00
F	Ford Credit Po Box 6275 Deerborn, MI 48121	When was the debt incurred?	Opened 5/01/01 Last Active 12/17/07	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
V	Who incurred the debt? Check one.	☐ Contingent		
[Debtor 1 only	☐ Unliquidated		
[Debtor 2 only	☐ Disputed		
ı	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	I claim:	
[☐ At least one of the debtors and another	Student loans		
	☐ Check if this claim is for a community debt s the claim subject to offset?	_	ration agreement or divorce that you did not	
1	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
[☐Yes	■ Other. Specify Automobile	9	
	Franklin Collection Sv	Last 4 digits of account number	1332	\$909.00
2	Nonpriority Creditor's Name 2978 W Jackson St Fupelo, MS 38801	When was the debt incurred?	Opened 6/01/10	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
V	Who incurred the debt? Check one.	☐ Contingent		
ı	Debtor 1 only	☐ Unliquidated		
[Debtor 2 only	☐ Disputed		
[Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	l claim:	
[☐ At least one of the debtors and another	Student loans		
	☐ Check if this claim is for a community debt s the claim subject to offset?	_	ration agreement or divorce that you did not	
1	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
[☐Yes	■ Other. Specify Collection	Attorney At T	
	Fremont Investment & Loan	Last 4 digits of account number	0959	\$0.00
2	Nonpriority Creditor's Name 2727 E. Imperial Hwy Brea, CA 92821	When was the debt incurred?	Opened 5/25/04 Last Active 3/17/08	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
V	Who incurred the debt? Check one.	☐ Contingent		
[Debtor 1 only			
[Debtor 2 only	☐ Unliquidated		
ı	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured	I claim:	
[\square At least one of the debtors and another	Student loans		
	☐ Check if this claim is for a community debt s the claim subject to offset?	_	ration agreement or divorce that you did not	
ı	No	Debts to pension or profit-sharing	g plans, and other similar debts	
Г	☐Yes	Other. Specify Real Estate	e Mortgage	

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Debtor 2 Teresa Mandujano		Case number (if know)					
4.14	Gtr Chgo Fin Nonpriority Creditor's Name	Last 4 digits of account number	0033	\$0.00			
	8331 W Roosevelt R Forest Park, IL 60130	When was the debt incurred?	Opened 10/01/00 Last Active 10/01/02	_			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply				
	Debtor 1 only	☐ Unliquidated					
	☐ Debtor 2 only	_ `					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured	l claim:				
	☐ At least one of the debtors and another	☐ Student loans	· ordini				
	☐ Check if this claim is for a community debt Is the claim subject to offset?	_	ration agreement or divorce that you did not				
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts				
	☐ Yes	Other Specify Automobile	• •	-			
4.15	Hsbc Bank	Last 4 digits of account number	9484	\$0.00			
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 5213 Carol Stream, IL 60197	When was the debt incurred?	Opened 3/06/07 Last Active 3/14/07	-			
	Number Street City State Zlp Code	As of the date you file, the claim i	of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.	☐ Contingent					
	Debtor 1 only	☐ Unliquidated					
	Debtor 2 only						
	☐ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured claim: ☐ Student loans					
	☐ At least one of the debtors and another						
	☐ Check if this claim is for a community debt Is the claim subject to offset?	<u></u>	ration agreement or divorce that you did not				
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts				
	Yes	Other. Specify Credit Card	-				
4.16	IC System	Last 4 digits of account number	8001	\$132.00			
	Nonpriority Creditor's Name Attn: Bankruptcy 444 Highway 96 East, PO Box 64378	When was the debt incurred?	Opened 8/01/15	-			
	Saint Paul, MN 55164 Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply				
	Who incurred the debt? Check one.	П 0					
	Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	■ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured					
	☐ At least one of the debtors and another	Student loans					
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims					
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts				
	□Yes	Other, Specify Collection	Attorney T Mobile USA Inc				
			*	_			

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	2 Teresa Mandujano		Case number (if know)		
4.17	Illinois Laboratory Medicine Assoc	Last 4 digits of account number	8668	\$42.80	
	Nonpriority Creditor's Name PO Box 5966	When was the debt incurred?			
	Carol Stream, IL 60197 Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
	Who incurred the debt? Check one. Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	■ Debtor 1 and Debtor 2 only	☐ Disputed	1.11.		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured ☐ Student loans	a claim:		
	☐ Check if this claim is for a community debt Is the claim subject to offset?		ration agreement or divorce that you did not		
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts		
	Yes	Other. Specify			
4.18	Kansas Counselors Of K	Last 4 digits of account number	1659	\$275.00	
	Nonpriority Creditor's Name Po Box 14765 Shawnee Mission, KS 66285	When was the debt incurred?	Opened 12/01/06		
	Number Street City State Zlp Code	As of the date you file, the claim i	ne date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent			
	☐ Debtor 1 only	☐ Unliquidated			
	■ Debtor 2 only	☐ Disputed			
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:		
	☐ At least one of the debtors and another	☐ Student loans			
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	out of a separation agreement or divorce that you did not s		
	No	Debts to pension or profit-sharing	g plans, and other similar debts		
	☐Yes	■ Other. Specify Collection Naples	Attorney Emergency Phys Of		
4.19	Litton Loan	Last 4 digits of account number	0549	\$0.00	
	Nonpriority Creditor's Name 24 Greenway Plaza #712 Houston, TX 77046	When was the debt incurred?	Opened 5/25/04 Last Active 7/21/08		
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent			
	☐ Debtor 1 only	☐ Unliquidated			
	☐ Debtor 2 only	☐ Disputed			
	■ Debtor 1 and Debtor 2 only				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured ☐ Student loans			
	\square Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts		
	Yes	Other. Specify Real Estate	Specific		

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Debtor 2	Teresa Mandujano	Case number (if know)					
	Lvnv Funding Llc Nonpriority Creditor's Name	Last 4 digits of accour	nt number	3654	\$3,013.65		
	Po Box 740281 Houston, TX 77274	Opened 3/01/06 Last Active 7/25/05					
	Number Street City State Zlp Code	As of the date you file,	, the claim is	s: Check all that apply			
	Who incurred the debt? Check one.	☐ Contingent					
	■ Debtor 1 only	☐ Unliquidated					
	☐ Debtor 2 only	☐ Disputed					
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY	/ unsecured	claim:			
	☐ At least one of the debtors and another	☐ Student loans	· unoccurou	· Sianni			
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising or report as priority claims		ration agreement or divorce that you did not			
	No	Debts to pension or	profit-sharing	g plans, and other similar debts			
	Yes		ctoring C ears	Company Account Citibank			
4.21	Med Busi Bur	Last 4 digits of accour	nt number	4053	\$73.00		
	Nonpriority Creditor's Name 1460 Renaissance Dr Park Ridge, IL 60068	When was the debt inc	curred?	Opened 11/01/07	· ·		
	Number Street City State Zlp Code	As of the date you file	, the claim is	s: Check all that apply			
	Who incurred the debt? Check one.	☐ Contingent					
	■ Debtor 1 only	☐ Unliquidated					
	☐ Debtor 2 only	☐ Disputed					
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY	/ unsecured	claim:			
	☐ At least one of the debtors and another	☐ Student loans					
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising of report as priority claims	out of a separ	ration agreement or divorce that you did not			
	■ No	\square Debts to pension or	profit-sharing	g plans, and other similar debts			
	Yes	Yes Collection Attorney Med1 02 Collier Cnty FI Radiolgst					
I	Med Busi Bur	Last 4 digits of accour	nt number	4054	\$50.00		
	Nonpriority Creditor's Name 1460 Renaissance Dr Park Ridge, IL 60068	When was the debt inc	curred?	Opened 11/01/07			
	Number Street City State Zlp Code	As of the date you file,	, the claim is	s: Check all that apply			
	Who incurred the debt? Check one.	☐ Contingent					
	■ Debtor 1 only	· ·					
	☐ Debtor 2 only	☐ Unliquidated☐ Disputed☐					
	Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim:						
	☐ At least one of the debtors and another	Student loans		. 			
	☐ Check if this claim is for a community debt Is the claim subject to offset?			ration agreement or divorce that you did not			
	■ No	Debts to pension or	profit-sharing	g plans, and other similar debts			
	Yes	0.1 0 11	ollection a	Attorney Med1 02 Collier Cnty FI			

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	1 Hector Mandujano 2 Teresa Mandujano	Case number (if know)	
4.23	Merchants Cr	Last 4 digits of account number 0134	\$987.00
	Nonpriority Creditor's Name 223 W. Jackson Blvd. Suite 400 Chicago, IL 60606	When was the debt incurred? Opened 7/01/14	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	☐ Debtor 1 only		
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you report as priority claims	did not
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Collection Attorney Illinois Emergence Medical Spe	;y
4.24	Midland Credit Management Inc	Last 4 digits of account number 3913	\$5,643.74
	Nonpriority Creditor's Name 8875 Aero Drive Suite 200 San Diego, CA 92123	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only	☐ Disputed	
	■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you report as priority claims	did not
	No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Columbus Bank and Trust 4791060107341959	
4.25	Midland Credit Management Inc	Last 4 digits of account number 4440	\$1,061.60
	Nonpriority Creditor's Name 8875 Aero Drive Suite 200 San Diego, CA 92123	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	☐ Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only	☐ Disputed	
	■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you report as priority claims	did not
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Collection TMobile	

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	1 Hector Mandujano 2 Teresa Mandujano		Case number (if know)				
4.26	Midland Funding	Last 4 digits of account number	0174	\$10,287.00			
	Nonpriority Creditor's Name 8875 Aero Dr Ste 200	When was the debt incurred?	Opened 8/01/07				
	San Diego, CA 92123 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply				
	Who incurred the debt? Check one. Debtor 1 only	☐ Contingent					
		☐ Unliquidated					
	Debtor 2 only	☐ Disputed					
	■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecur	ed claim:				
	☐ At least one of the debtors and another	☐ Student loans					
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a sepreport as priority claims	paration agreement or divorce that you did not				
	■ No	Debts to pension or profit-shar	ing plans, and other similar debts				
	Yes	■ Other. Specify Auto Corp	Company Account Citifinancial poration				
4.27	National Credit Soluti	Last 4 digits of account number	4291	\$662.00			
	Nonpriority Creditor's Name Po Box 15779 Oklahoma City, OK 73155	When was the debt incurred?	Opened 4/01/12				
	Number Street City State Zlp Code	As of the date you file, the claim					
	Who incurred the debt? Check one.	-	,				
	■ Debtor 1 only	☐ Contingent ☐ Unliquidated					
	☐ Debtor 2 only						
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured claim: ☐ Student loans					
	☐ At least one of the debtors and another						
	☐ Check if this claim is for a community debt						
	Is the claim subject to offset?	☐ Obligations arising out of a sepreport as priority claims					
	No	Debts to pension or profit-shar					
	Yes	Other. Specify Collection Associate	n Attorney Health Management es P				
4.28	National Recovery Agen	Last 4 digits of account number	9816	\$435.00			
	Nonpriority Creditor's Name 2491 Paxton St	When was the debt incurred?	Opened 4/01/11				
	Harrisburg, PA 17111						
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply				
	Who incurred the debt? Check one.	☐ Contingent					
	Debtor 1 only	☐ Unliquidated					
	■ Debtor 2 only	☐ Disputed					
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecur	PRIORITY unsecured claim:				
	\square At least one of the debtors and another	☐ At least one of the debtors and another ☐ Student loans					
	☐ Check if this claim is for a community debt Is the claim subject to offset?	paration agreement or divorce that you did not					
	■ No	Debts to pension or profit-sharing plans, and other similar debts					
	☐Yes	■ Other Specify Collection Receiv	Attorney Roundstone Healthcare				

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	Teresa Mandujano Teresa Mandujano		Case number (if know)				
4.29	Nco Fin/09	Last 4 digits of account number	4341	\$899.00			
	Nonpriority Creditor's Name Attention: Bankruptcy 507 Prudential Rd	When was the debt incurred?	Opened 2/01/12				
	Horsham, PA 19044 Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply				
	Who incurred the debt? Check one.	☐ Contingent					
	■ Debtor 1 only	☐ Unliquidated					
	☐ Debtor 2 only	☐ Disputed					
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:				
	\square At least one of the debtors and another	☐ Student loans					
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not				
	No	Debts to pension or profit-sharing	g plans, and other similar debts				
	Yes	Other. Specify Collection	Attorney Directv				
4.30	Nco Fin/09	Last 4 digits of account number	8306	\$527.00			
	Nonpriority Creditor's Name Attention: Bankruptcy 507 Prudential Rd	When was the debt incurred?	Opened 6/01/11				
	Horsham, PA 19044						
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply				
	Who incurred the debt? Check one.	☐ Contingent					
	Debtor 1 only						
	☐ Debtor 2 only	☐ Disputed					
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:				
	\square At least one of the debtors and another	☐ Student loans					
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not				
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts				
	Yes	Other. Specify Collection					
4.31	Optimum Outcomes	Last 4 digits of account number	2195	\$399.00			
	Nonpriority Creditor's Name 421 Fayetteville Street Ste 600 Raleigh, NC 27602	When was the debt incurred?					
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply				
	Who incurred the debt? Check one.	<u> </u>					
	☐ Debtor 1 only	☐ Contingent					
	☐ Debtor 2 only	Unliquidated					
	■ Debtor 1 and Debtor 2 only	Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	a ciaim:				
	Check if this claim is for a community debt	Student loans					
	Is the claim subject to offset?	Obligations arising out of a separeport as priority claims					
	■ No	Debts to pension or profit-sharin					
	□ Yes	■ Other. Specify Collection	• •				
	□ 162	Other. Specify	NauAuvaiitage 1030331				

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Debtor	2 Teresa Mandujano		Case number (if know)			
4.32	Portfolio Recovery Associates LLC	Last 4 digits of account number	8135	\$1,075.28		
	Nonpriority Creditor's Name PO Box 1214 Norfolk, VA 23541	When was the debt incurred?				
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply			
	Who incurred the debt? Check one. ☐ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	■ Debtor 1 and Debtor 2 only	☐ Disputed				
	_	Type of NONPRIORITY unsecured	d claim:			
	At least one of the debtors and another	Student loans				
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not			
	No	Debts to pension or profit-sharing	g plans, and other similar debts			
	Yes	■ Other. Specify Collection	Capital One Bank			
4.33	Professional Adjmnt Co	Last 4 digits of account number	4550	\$142.00		
	Nonpriority Creditor's Name	When was the debt incurred?	Opened 12/01/06			
	Number Street City State Zlp Code	As of the date you file, the claim i				
	Who incurred the debt? Check one.					
	☐ Debtor 1 only	☐ Contingent ☐ Unliquidated				
	■ Debtor 2 only	☐ Disputed				
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:			
	☐ At least one of the debtors and another	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not				
	☐ Check if this claim is for a community debt					
	Is the claim subject to offset?	report as priority claims				
	No	Debts to pension or profit-sharing	g plans, and other similar debts			
	Yes	Other. Specify Collection	Attorney Naples Radiologists			
4.34	Sears/cbsd	Last 4 digits of account number	3654	\$0.00		
	Nonpriority Creditor's Name		One and 44/04/00 Least Active			
	Po Box 6189 Sioux Falls, SD 57117	When was the debt incurred?	Opened 11/01/96 Last Active 7/25/05			
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply			
	Who incurred the debt? Check one.	☐ Contingent				
	☐ Debtor 1 only	☐ Unliquidated				
	Debtor 2 only					
	■ Debtor 1 and Debtor 2 only	d claim:				
	☐ At least one of the debtors and another	☐ Student loans				
	☐ Check if this claim is for a community debt	_	ration agreement or divorce that you did not			
	Is the claim subject to offset?	report as priority claims				
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts			
	Yes	■ Other. Specify Charge Ac	count			
		· · · · · · · · · · · · · · · · · · ·				

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	Teresa Mandujano Teresa Mandujano		Case number (if know)			
4.35	T-Mobile	Last 4 digits of account number	8969	\$104.32		
	Nonpriority Creditor's Name PO Box 742596	When was the debt incurred?				
	Cincinnati, OH 45274 Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply			
	Who incurred the debt? Check one. ☐ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	<u> </u>	☐ Disputed				
	■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	l claim:			
	At least one of the debtors and another	☐ Student loans				
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not			
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts			
	Yes	■ Other. Specify Collection				
4.36	The University of Chicago Physician	Last 4 digits of account number	4128	\$440.25		
1.00	Nonpriority Creditor's Name	Last 4 digits of account number				
	75 Remittance Drive Suite 1385 Chicago, IL 60675	When was the debt incurred?				
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.	☐ Contingent				
	Debtor 1 only	☐ Unliquidated				
	Debtor 2 only	☐ Disputed				
	■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured				
	At least one of the debtors and another	☐ Student loans				
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not			
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts			
	Yes	Other. Specify				
4.37	TTL Fin Ac	Last 4 digits of account number	4294	\$6,014.00		
	Nonpriority Creditor's Name 2900 West Irving Park Chicago, IL 60618	When was the debt incurred?	Opened 10/19/13 Last Active 6/30/14			
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply			
	Who incurred the debt? Check one.	☐ Contingent				
	☐ Debtor 1 only	☐ Unliquidated				
	Debtor 2 only					
	■ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured				
	☐ At least one of the debtors and another	☐ Student loans				
	☐ Check if this claim is for a community debt Is the claim subject to offset?		ration agreement or divorce that you did not			
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts			
	☐ Yes	Other. Specify Automobile)			

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	Hector Ma			Case n	umber (if know)	
4.38 U	nited Fin		Last 4 digits of account number	7784		\$500.00
	onpriority Cred	litor's Name				
	33 Washin	_	When was the debt incurred?			_
		Rey, CA 90292 City State Zlp Code	As of the date you file, the claim	is: Chack	all that apply	
		he debt? Check one.	As of the date you me, the claim	i is. Check	ан тасарру	
_	•		☐ Contingent			
	Debtor 1 only	•	☐ Unliquidated			
	Debtor 2 only		☐ Disputed			
	Debtor 1 and	Debtor 2 only	Type of NONPRIORITY unsecur	ed claim:		
	At least one	of the debtors and another	☐ Student loans			
	Check if this	s claim is for a community debt	☐ Obligations arising out of a sep	paration agi	reement or divorce that you did not	
ls	the claim sul	bject to offset?	report as priority claims			
	No		☐ Debts to pension or profit-shar	ing plans, a	and other similar debts	
] Yes		Other. Specify The Mobi	le Soluti	on	_
Part 3:	List Others	s to Be Notified About a Debt	That You Already Listed			
5. Use this p	page only if y	ou have others to be notified abo	ut your bankruptcy, for a debt that y			
			ne else, list the original creditor in P ted in Parts 1 or 2, list the additiona			
		r 2, do not fill out or submit this p			•	-
Name and A	Address		n which entry in Part 1 or Part 2 did yo		9	
afni	rtin lutha				Creditors with Priority Unsecured Cla	
	gton, IL 6	r King Drive 1702		Part 2:	Creditors with Nonpriority Unsecured	Claims
	.g.o, o		ast 4 digits of account number	8′	101	
Name and A	Address	O	n which entry in Part 1 or Part 2 did yo	ou list the or	iginal creditor?	
First Nat	tional Coll				Creditors with Priority Unsecured Cla	ims
	tham Way		Part 2: Creditors with Nonpriority Unsecured Claims			
Sparks,	NV 89434	La	ast 4 digits of account number		654	
Name and A			n which entry in Part 1 or Part 2 did yo ne 4.10 of (<i>Check one</i>):		iginal creditor? Creditors with Priority Unsecured Cla	·
	tham Way	ection Buleau			•	
	NV 89434			■ Part 2:	Creditors with Nonpriority Unsecured	Claims
•		La	ast 4 digits of account number	0′	124	
Name and A	Address	O	n which entry in Part 1 or Part 2 did yo	u list the or	iginal creditor?	
	l Hospital	Liı	ne 4.6 of (<i>Check one</i>):	☐ Part 1: 0	Creditors with Priority Unsecured Cla	ims
PO Box		F000		Part 2:	Creditors with Nonpriority Unsecured	Claims
Birmingi	ham, AL 3		ast 4 digits of account number	73	319	
Part 4:	Add the Ar	mounts for Each Type of Uns	ocured Claim			
Part 4: 6. Total the		· · · · · · · · · · · · · · · · · · ·	Ecured Claim This information is for statistical r	eporting n	urposes only, 28 U.S.C. 8159 Add	the amounts for each type
	ured claim.	ortain types of unescured claims		oporting p	a.posso omy. 25 ololo: 310017.aa	and amounts for each type
					Total claim	
	6a.	Domestic support obligations		6a.	\$0.00	<u>) </u>
Total claim from Part		Taxes and certain other debts y	ou owe the government	6b.	\$ 0.00)
	6c.	Claims for death or personal inj	=	6c.	\$ 0.00	_
	6d.	Other. Add all other priority unsec	ured claims. Write that amount here.	6d.	\$ 0.00	_
						_
	6e.	Total. Add lines 6a through 6d.		6e.	\$ 0.00)
	6f.	Student loans		6f.	Total Claim	
Total claim		Ottudent Ivans		OI.	\$0.00	<u>) </u>
from Part		Obligations arising out of a sepadid not report as priority claims	aration agreement or divorce that y	ou 6g.	\$ 0.00)

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Debtor 1
Debtor 2
Hector Mandujano
Teresa Mandujano

Case number (if know)

6h. Debts to pension or profit-sharing plans, and other similar debts
6i. Other. Add all other nonpriority unsecured claims. Write that amount here.
6j. Total. Add lines 6f through 6i.
6j. \$ 67,451.29

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		DUGITIE	III FAU C 30 01 03		
Fill in this infor	rmation to identify your	case:			
Debtor 1	Hector Mandujano				
	First Name	Middle Name	Last Name		
Debtor 2	Teresa Mandujano				
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		NORTHERN DISTRICT OF ILLINOIS			
Case number					
(if known)					

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Tyes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company wit	h whom you have the cer, Street, City, State and ZIP Cod	ontract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.2					
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.3	Oity		Otato	Zii Oode	
2.0	Name				_
	Name				
	Number	Street			
	City		State	ZIP Code	_
2.4	•				
	Name				_
	1101110				
					<u> </u>
	Number	Street			
	City		State	ZIP Code	
2.5					
	Name				
	Number	Street			_
	Numbel	Sireet			
	City		State	ZIP Code	_
	Oity		State	ZIF COUE	

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		Docume	ent Page 37 (01.63	
Fill in this	information to identify yo	ur case:			
Debtor 1	Hector Manduj	ano			
DODIOI 1	First Name	Middle Name	Last Name		
Debtor 2	Teresa Manduj	ano			
(Spouse if, filir		Middle Name	Last Name		
United Sta	tes Bankruptcy Court for the	e: NORTHERN DISTRICT	OF ILLINOIS		
	, ,				
Case numl (if known)	ber			Charle if this is an	
(II KIIOWII)				☐ Check if this is an amended filing	
				unionada ming	
Officia	l Form 106H				
	lule H: Your Co	dehtors		12/15	
Jenea	idie II. Todi oo	debioi 3		12/13	_
our name	and case number (if know	the boxes on the left. Attact vn). Answer every question (If you are filing a joint case,		to this page. On the top of any Additional Pages, write e as a codebtor.	
1. 50	you have any codebiors:	(ii you are illing a joint case,	do not list ettrer spous	e as a codebior.	
■ No □ Yes	3				
Arizon No. Yes 3. In Colin line	a, California, Idaho, Louisial Go to line 3. s. Did your spouse, former s umn 1, list all of your code 2 again as a codebtor on	na, Nevada, New Mexico, Pu pouse, or legal equivalent liv ebtors. Do not include your ly if that person is a guarar	erto Rico, Texas, Wasle with you at the time? r spouse as a codebto tor or cosigner. Make	ory? (Community property states and territories include nington, and Wisconsin.) or if your spouse is filing with you. List the person show a sure you have listed the creditor on Schedule D (Office 106G). Use Schedule D, Schedule E/F, or Schedule G to	ia
	t Column 2.	,,, ,, ,, ,, ,, ,, ,, ,, ,, ,, ,, ,, ,,			
	Column 1: Your codebtor			Column 2: The creditor to whom you owe the debt	
١	Name, Number, Street, City, State and	d ZIP Code		Check all schedules that apply:	
3.1				☐ Schedule D, line	
	Name			Schedule E/F, line	
				☐ Schedule G, line	
_					
	Number Street City	State	ZIP Code		
,	Oity	State	ZIF Code		
				Contradit D. Para	
3.2	Name			☐ Schedule D, line	
				☐ Schedule E/F, line	
_					
	Number Street City	State	ZIP Code		
'	Oity	Sidie	ZIP Code		

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						_			
Fill	in this information to identify your	case:							
Del	otor 1 Hector Man	dujano			_				
	otor 2 Teresa Man	dujano							
Uni	ted States Bankruptcy Court for th	e: NORTHERN DISTRIC	T OF ILLINOIS						
O'S	fficial Form 106l chedule I: Your Inc					13 income MM / DD/ \	ed filing ent show as of the YYYY	wing postpetition e following date:	12/15
sup spo atta	as complete and accurate as pos plying correct information. If you use. If you are separated and yo ch a separate sheet to this form. **Describe Employment	are married and not fili ur spouse is not filing wi On the top of any additi	ng jointly, and you th you, do not inc	ır spouse lude infoı	is li mati	ving with you, inc on about your sp	lude inf ouse. If	formation about more space is	t your needed,
1.	Fill in your employment information.		Debtor 1			Debtor 2	2 or nor	n-filing spouse	
	If you have more than one job,	Employment status	☐ Employed			■ Empl	oyed		
	attach a separate page with information about additional	Employment status	■ Not employed			☐ Not e	mployed	d	
	employers.	Occupation				Mainte	nance		
	Include part-time, seasonal, or self-employed work.	Employer's name				Hamalo	ot Inc		
	Occupation may include student or homemaker, if it applies.	Employer's address						nington Road IL 60173	
		How long employed the	nere?				s years	<u> </u>	
Par	Tt 2: Give Details About Mo	nthly Income							
	mate monthly income as of the cuse unless you are separated.	date you file this form. If	you have nothing to	report for	r any	line, write \$0 in the	e space.	. Include your no	on-filing
	ou or your non-filing spouse have me space, attach a separate sheet to		ombine the informat	ion for all	emp	loyers for that pers	on on th	ne lines below. If	you need
						For Debtor 1		Debtor 2 or filing spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	0.00	\$	5,379.83	
3.	Estimate and list monthly over	time pay.		3.	+\$	0.00	+\$	0.00	
4.	Calculate gross Income. Add I	ine 2 + line 3.		4.	\$	0.00	\$	5,379.83	

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	tor 1 tor 2	Hector Mandujano Teresa Mandujano			Case r	number (<i>if kr</i>	nown)				
	Cor	by line 4 here	4.		For	Debtor 1	0.00		Debtor 2		
	COL	line 4 nere	4.		Ψ		J.UU	Ψ	3,3	9.03	
5.	List	all payroll deductions:									
	5a.	Tax, Medicare, and Social Security deductions	5a	а.	\$	(0.00	\$	1,5	26.61	
	5b.	Mandatory contributions for retirement plans	5b	ο.	\$	(0.00	\$		0.00	
	5c.	Voluntary contributions for retirement plans	50		\$		0.00	\$		0.00	
	5d.	Required repayments of retirement fund loans	50		\$		0.00	\$		0.00	
	5e.	Insurance	56		\$		0.00	\$		0.00	
	5f.	Domestic support obligations	5f		\$		0.00	\$		0.00	
	5g.	Union dues	50	-	\$		0.00	\$		0.00	
	5h.	Other deductions. Specify:	5r	Դ.+	\$	(0.00	+ \$		0.00	
6.	Add	I the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$	(0.00	\$	1,52	26.61	
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$	(0.00	\$	3,8	53.22	
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	88	a.	\$	·	0.00	\$		0.00	
	8b.	Interest and dividends	8b		\$		0.00	\$		0.00	
	8c.	Family support payments that you, a non-filing spouse, or a deper regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	ndent 80	c .	\$	(0.00	\$		0.00	
	8d.	Unemployment compensation	80	d.	\$	(0.00	\$		0.00	
	8e.	Social Security	8€	€.	\$	(0.00	\$		0.00	
	8f. 8g. 8h.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assis that you receive, such as food stamps (benefits under the Supplementa Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income Other monthly income. Specify:	al 8f 8g		\$ \$ \$	(0.00 0.00 0.00	\$ \$ + \$		0.00 0.00 0.00	
9.	Add	l all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.		\$	(0.00	\$		0.00	
10	Cal	aulata monthly income. Add line 7 : En - 0	40	œ.		0.00			-2.00	¢	2.052.00
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	Φ_		0.00	* ⊅ -	3,83	53.22 =	 \$	3,853.22
11.	State Inclination Other	te all other regular contributions to the expenses that you list in Schude contributions from an unmarried partner, members of your household or friends or relatives. not include any amounts already included in lines 2-10 or amounts that arcify:	, your dep			•			chedule :		0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The that amount on the Summary of Schedules and Statistical Summary of lies							12.		3,853.22
13.	Do :	you expect an increase or decrease within the year after you file this No. Yes. Explain:	form?						_	ombin nonthly	ed / income

								
3111	in this informa	ation to identify y	our case:					
Debt	tor 1	Hector Mand	lujano			Check	if this is:	
Debt	tor 2	Teresa Mand	dujano			_	An amended filing A supplement show	wing postpetition chapter
(Spo	ouse, if filing)					1	3 expenses as of	the following date:
Unite	ed States Bank	ruptcy Court for the:	NORTH	ERN DISTRICT OF ILLIN	IOIS	N	MM / DD / YYYY	
	e number nown)							
Of	ficial Fo	orm 106J						
Sc	chedule	J: Your	Exper	nses				12/15
Be a info nun	as complete rmation. If n nber (if know	and accurate as nore space is ne n). Answer eve	s possible eded, atta ry questio	. If two married people a ach another sheet to this				
Part 1.	1: Desc	ribe Your House nt case?	hold					
	☐ No. Go to	o line 2.						
	Yes. Doe	es Debtor 2 live	in a sepaı	ate household?				
		lo						
	□ Y	es. Debtor 2 mu	st file Offic	ial Form 106J-2, Expense	s for Separate House	hold of Debt	or 2.	
2.	Do you hav	e dependents?	☐ No					
	Do not list D and Debtor		■ Yes.	Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
	Do not state	the						□ No
	dependents	names.			Daughter		16	Yes
					Mother		67	□ No ■ Yes
								■ res □ No
					Father		68	■ Yes
								□ No
2	De veur ev	nanasa inaluda						☐ Yes
3.		penses include of people other t	han	No				
	yourself an	d your depende	nts? □	Yes				
exp	imate your e	a date after the	our bankr	uptcy filing date unless	you are using this fo plemental <i>Schedule</i>	orm as a sup J, check th	oplement in a Cha e box at the top o	apter 13 case to report of the form and fill in the
the	•	h assistance an		government assistance cluded it on Schedule I:	•		Your expe	enses
	Th	I						
4.		nd any rent for th		ses for your residence. or lot.	include first mortgage	4. \$		1,200.00
	If not include	ded in line 4:						
	4a. Real	estate taxes				4a. \$		0.00
		erty, homeowner's				4b. \$		0.00
		e maintenance, re eowner's associa		upkeep expenses dominium dues		4c. \$ 4d. \$		150.00 0.00
5.				our residence, such as ho	ome equity loans	5. \$		0.00

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	tor 1 tor 2		Mandujano Mandujano	Case nu	Case number (if known)				
6.	Utiliti	ies:							
	6a.	Electricity	, heat, natural gas	6	a.	\$	280.00		
	6b.	Water, se	wer, garbage collection	6	b.	\$	228.00		
	6c.	Telephone	e, cell phone, Internet, satellite, and cable services	6	c.	\$	350.00		
	6d.	Other. Spe	ecify:	6	d.	\$	0.00		
7.	Food	l and hous	ekeeping supplies		7.	\$	700.00		
8.	Child	Icare and o	children's education costs		8.	\$	25.00		
9.	Cloth	ning, laund	Iry, and dry cleaning	!	9.	\$	125.00		
10.	Perso	onal care p	products and services	1	0.	\$	85.00		
11.	Medi	cal and de	ental expenses	1	1.	\$	250.00		
12.			Include gas, maintenance, bus or train fare.	11	2.	\$	260.00		
40			ar payments.			·			
			clubs, recreation, newspapers, magazines, and bo		3.	\$	100.00		
			tributions and religious donations	1.	4.	Ф	0.00		
15.	Insur		nsurance deducted from your pay or included in lines 4	or 20					
		Life insura		15:	а	\$	0.00		
		Health ins		15		·	0.00		
		Vehicle in:		15		\$	133.33		
			urance. Specify:	15		\$	0.00		
16			nclude taxes deducted from your pay or included in line		u.	Ψ	0.00		
	Speci	ify:			6.	\$	0.00		
17.			ease payments:						
			ents for Vehicle 1	173		·	286.81		
			ents for Vehicle 2	17		\$	0.00		
		Other. Spe		17		\$	0.00		
		Other. Spe		17	d.	\$	0.00		
18.			of alimony, maintenance, and support that you did		8.	¢	0.00		
10			your pay on line 5, Schedule I, Your Income (Offici	a o	٥.	\$			
19.	Speci		s you make to support others who do not live with	you. 1	n	Φ	0.00		
20	•		perty expenses not included in lines 4 or 5 of this fo			our Incomo			
20.			s on other property	20:			0.00		
		Real estat		20		·	0.00		
			homeowner's, or renter's insurance	20		·	0.00		
			nce, repair, and upkeep expenses	20			0.00		
			ner's association or condominium dues	20		·	0.00		
21.		r: Specify:	ior o decodiation of condominant adde			+\$	0.00		
21.	Othic	г. орсспу.			٠.	- σ	0.00		
22.	Calcu	ulate your	monthly expenses						
			through 21.			\$	4,173.14		
	22b. (Copy line 2	22 (monthly expenses for Debtor 2), if any, from Officia	Form 106J-2		\$			
	22c. /	Add line 22	a and 22b. The result is your monthly expenses.			\$	4,173.14		
23.	Calcu	ulate your	monthly net income.		ι				
			12 (your combined monthly income) from Schedule I.	23	a.	\$	3,853.22		
			r monthly expenses from line 22c above.	23	b.	-\$	4,173.14		
	230	Subtract	our monthly expenses from your monthly income.						
	230.		t is your <i>monthly net income</i> .	23	с.	\$	-319.92		
24.	For ex	cample, do yo	an increase or decrease in your expenses within the pule expect to finish paying for your car loan within the year or do terms of your mortgage?				ease or decrease because of a		
	□Y€	es.	Explain here:			-			

Fill in this infor	rmation to identify you	r case:		
Debtor 1	Hector Manduja			
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse if, filing)	Teresa Manduja	Middle Name	Last Name	
	ankruptcy Court for the:			
Case number (if known)				☐ Check if this is an amended filing
Official For		l di-d-dl	Dalitania Oakadal	
Declarat	tion About	an individual	Debtor's Schedule	es 12/15
obtaining mone years, or both. 1		in connection with a bank		alse statement, concealing property, or o \$250,000, or imprisonment for up to 20
Did you pa	ay or agree to pay som	eone who is NOT an attor	ney to help you fill out bankruptcy t	forms?
■ No				
☐ Yes.	Name of person			otcy Petition Preparer's Notice, Declaration, Official Form 119).
	alty of perjury, I declar re true and correct.	e that I have read the sum	mary and schedules filed with this	declaration and
X /s/ Hed	ctor Mandujano		X /s/ Teresa Mandujano	.
Hecto	r Mandujano ure of Debtor 1		Teresa Mandujano Signature of Debtor 2	

Date February 17, 2016

Date February 17, 2016

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Fill	in this inforn	nation to identify you	r case:			
	otor 1	Hector Manduja				
DCD	noi i	First Name	Middle Name	Last Name		
Deb	otor 2	Teresa Manduja	no			
(Spo	use if, filing)	First Name	Middle Name	Last Name		
Unit	ed States Bar	nkruptcy Court for the:	NORTHERN DISTRICT (OF ILLINOIS		
Cas	e number					
(if kn	own)				_	heck if this is an mended filing
~ (·· · · -	407				
	ficial Fo		Affaira far Individ	luals Eiling for P	ankruntov	40/45
				luals Filing for B		12/15
					equally responsible for sup y additional pages, write you	
		n). Answer every ques			,	
Par	Give D	etails About Your Ma	rital Status and Where You	ı Lived Before		
	<u> </u>	r current marital statu				
••	What is you	current maritar state				
	MarriedNot mar	ried				
2.	During the la	ast 3 vears. have vou	lived anywhere other than	where you live now?		
	_	,	,	, , , , , , , , , , , , , , , , , , , ,		
	■ No					
	☐ Yes. Lis	t all of the places you i	ived in the last 3 years. Do n	ot include where you live nov	V.	
	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
					nity property state or territor	
state	es and territori	es include Arizona, Ca	lifornia, Idaho, Louisiana, Ne	vada, New Mexico, Puerto R	ico, Texas, Washington and V	Visconsin.)
	■ No					
	☐ Yes. Ma	ike sure you fill out Scl	hedule H: Your Codebtors (O	fficial Form 106H).		
Por	52 Evoloi	n the Sources of You	r Incomo			
Par	Expiai	in the Sources of You	rincome			
	Fill in the total	al amount of income yo	u received from all jobs and	ng a business during this you all businesses, including part e together, list it only once un		ndar years?
	□ No					
	_	in the details.				
			Dalitan 4		Dakton	
			Debtor 1	Cross income	Debtor 2	Cross in serve
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year until d for bankruptcy:	☐ Wages, commissions, bonuses, tips	\$0.00	■ Wages, commissions, bonuses, tips	\$4,966.00
			☐ Operating a business		☐ Operating a business	

Official Form 107

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De	btor 2 Te	resa Man	dujano					Cas	e number (if known		
				Debtor 1					Debtor 2		
				Sources of Check all th		(bef	ess income fore deduction lusions)	ns and	Sources of in Check all that		Gross income (before deductions and exclusions)
	r last caler anuary 1 to	ndar year: December	31, 2015)	☐ Wages, bonuses, tip	commissions,			\$0.00	■ Wages, conbonuses, tips	mmissions,	\$59,592.00
				☐ Operatin	g a business				☐ Operating a	a business	
		dar year be December		■ Wages, bonuses, tip	commissions,			\$0.00	■ Wages, conbonuses, tips	mmissions,	\$51,637.00
				☐ Operatin	g a business				☐ Operating a	a business	
	unemploy gambling List each	ment, and o and lottery v	ther public by winnings. If you the gross inc	enefit paymen ou are filing a some from eac Debtor 1 Sources of	ts; pensions; rer joint case and you h source separa	ntal inco ou have ately. Do	come; interest e income that to not include to ss income	; dividen t you rec income	that you listed in Debtor 2 Sources of in	ted from laws st it only once line 4.	suits; royalties; and e under Debtor 1. Gross income
				Describe be	low	•	fore deductior Iusions)	ns and	Describe belov	V.	(before deductions and exclusions)
6.	■ Yes.	Neither D individual During the □ No. □ Yes * Subject Debtor 1 o During the □ No. □ Yes	ebtor 1 nor leprimarily for a 90 days befor 1 nor licit below paid that continclude to adjustment or Debtor 2 of 90 days befor 1 nor licit below include pay an attorney	Debtor 2 has a personal, far ore you filed for. each creditor. Do not be payments to a ton 4/01/16 a pore you filed for. 7. each creditor to you filed for. 7. each creditor to you for this bankrow for this bankrow for the payments for dory for this bankrow for this bankrow for you filed for this bankrow fo	nily, or househo or bankruptcy, di to whom you pai include paymer an attorney for th and every 3 year primarily consu or bankruptcy, di to whom you pai nestic support o uptcy case.	umer d old purp id you p id a tota ints for c his ban rs after umer d id you p id a tota bligatio	pay any credition of \$6,225* domestic supplication of that for cases that for cases lebts. pay any credition of \$600 or tons, such as of the constant of the	or more port obliq s filed or tor a tota	al of \$6,225* or m in one or more pagations, such as on or after the date al of \$600 or more d the total amour port and alimony	ore? ayments and child support of adjustme e? at you paid th Also, do no	at creditor. Do not t include payments to
	Creditor	's Name an	d Address	ı	Dates of payme	ent	Total am	ount paid	Amount you still owe	Was this	payment for
7.	Insiders in corporation including support and the No	nclude your ns of which one for a bu nd alimony.	relatives; any you are an o siness you o	general partn fficer, director perate as a so	ers; relatives of , person in contr	any ge rol, or o	eneral partner owner of 20%	s; partne or more		rou are a gen curities; and	
		Name and	nents to an i		Dates of payme	ent	Total am	ount paid	Amount you still owe	Reason f	or this payment

Debtor 1

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	btor 1 Hector Mandujano btor 2 Teresa Mandujano	Document	Page 45 01 63	se number (<i>if known</i>)		
8.	Within 1 year before you filed for bankrup insider? Include payments on debts guaranteed or co		y payments or transfer a	any property on a	ccount of a de	ebt that benefited an
	■ No □ Yes. List all payments to an insider Insider's Name and Address	Dates of payment	Total amount	Amount you	Reason for	this payment
			paid	still owe	Include cred	
Par	rt 4: Identify Legal Actions, Repossession	ons, and Foreclosures	3			
9.	Within 1 year before you filed for bankrup List all such matters, including personal injur modifications, and contract disputes.					
	□ No					
	Yes. Fill in the details.					
	Case title Case number	Nature of the case	Court or agency		Status of th	e case
	HSBC Bank USA NA vs. Hector	Foreclosure	Twentieth Judi	icial Circuit	☐ Pending	
	Mandujano Teresa Mandujano 11-2008-CA-007225		Court Collier County		On appe	
	11-2000-CA-007223		FL County		Conclude	ed
	Check all that apply and fill in the details belowNo☐ Yes. Fill in the information below.					
	Creditor Name and Address	Describe the Prop	erty	Date		Value of the property
		Explain what happ	pened			
11.	Within 90 days before you filed for bankru accounts or refuse to make a payment be ■ No □ Yes. Fill in the details.			nancial institution	n, set off any a	amounts from your
	Creditor Name and Address	Describe the actio	n the creditor took	Date taken	action was	Amount
12.	Within 1 year before you filed for bankrup court-appointed receiver, a custodian, or		property in the possess	ion of an assigne	e for the bene	efit of creditors, a
	■ No □ Yes					
Par	rt 5: List Certain Gifts and Contributions	i				
13.	Within 2 years before you filed for bankru	ptcy, did you give an	y gifts with a total value	of more than \$60	00 per person	?
	No					
	Yes. Fill in the details for each gift. Gifts with a total value of more than \$600	Describe the	nifts	Datos	s you gave	Value
	per person	Describe trie	yınıs	the g		value
	Person to Whom You Gave the Gift and Address:					

Case 16-05154 Doc 1 Filed 02/17/16 Entered 02/17/16 18:09:44 Desc Main Document Page 46 of 63 Debtor 1 **Hector Mandujano** Debtor 2 Teresa Mandujano Case number (if known) 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value more than \$600 contributed Charity's Name Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No п Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. \square No Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of **Address** transferred or transfer was payment **Email or website address** made Person Who Made the Payment, if Not You **FERNANDO R. CARRANZA & Attorney Fees** 04/05/2014 \$2,300.00 ASSOCIATES, LTD. 5814 W. CERMAK RD Cicero, IL 60804 Cicero, IL 60804 fcarranza@frclaw.us 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. Nο Yes. Fill in the details. **Person Who Was Paid** Description and value of any property Amount of Date payment **Address** transferred or transfer was payment made 18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. No Yes. Fill in the details. **Person Who Received Transfer** Description and value of Describe any property or Date transfer was

Address

property transferred

Person's relationship to you

made

payments received or debts

paid in exchange

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Debtor 1 Hector Mandujano
Debtor 2 Teresa Mandujano

Case number (if known)

19.	Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details.										
	Name of trust	Description and v	alue of the pr	operty trans	sferred	Date Transfer was made					
Pa	rt 8: List of Certain Financial Accounts, Instr	uments, Safe Deposit	Boxes, and S	Storage Unit	es .						
20.	Within 1 year before you filed for bankruptcy, sold, moved, or transferred? Include checking, savings, money market, or or the same of the	•				, ,					
	houses, pension funds, cooperatives, associa No Yes, Fill in the details.	itions, and other finar	ncial institutio	ns.							
	Name of Financial Institution and L	ast 4 digits of ccount number	Type of acco	ount or	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer					
21.	Do you now have, or did you have within 1 year cash, or other valuables?	ar before you filed for	bankruptcy, a	any safe dep	oosit box or other depos	sitory for securities,					
	■ No □ Yes. Fill in the details.										
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, State and ZIP Code)		Describe	the contents	Do you still have it?					
22.	Have you stored property in a storage unit or ☐ No ☐ Yes. Fill in the details.	place other than your	home within	1 year befoi	re you filed for bankrupt	су					
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, St State and ZIP Code)		Describe	the contents	Do you still have it?					
Pa	rt 9: Identify Property You Hold or Control fo	r Someone Else									
23.	Do you hold or control any property that some for someone.	eone else owns? Incli	ude any prope	erty you bori	rowed from, are storing	for, or hold in trust					
	■ No □ Yes. Fill in the details.										
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		Describe	the property	Value					
	rt 10: Give Details About Environmental Information										
	Environmental law means any federal, state, of toxic substances, wastes, or material into the regulations controlling the cleanup of these states.	air, land, soil, surface	e water, grour								
	Site means any location, facility, or property a to own, operate, or utilize it, including disposa	•	environmenta	l law, wheth	er you now own, operat	e, or utilize it or used					
	Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance,										

hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

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Debtor 1 Hector Mandujano
Debtor 2 Teresa Mandujano

Case number (if known)

24.	Has any governmental unit notified you that y	ou may be liable or potentially liable	e under d	or in violation of an environm	ental law?
	■ No				
	Yes. Fill in the details.	Covernmental unit	E.v.	dinaminantal law if way	Data of matica
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State at ZIP Code)		rironmental law, if you w it	Date of notice
25.	Have you notified any governmental unit of a	ny release of hazardous material?			
	■ No				
	Yes. Fill in the details.				
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State at ZIP Code)	_	rironmental law, if you w it	Date of notice
26.	Have you been a party in any judicial or admi	nistrative proceeding under any en	vironmen	tal law? Include settlements a	and orders.
	■ No				
	Yes. Fill in the details.				
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature	of the case	Status of the case
Par	11: Give Details About Your Business or Co	onnections to Any Business			
		·			
27.	Within 4 years before you filed for bankruptcy	· · · · · ·	•	•	business?
	☐ A sole proprietor or self-employed in				
	☐ A member of a limited liability compa	ny (LLC) or limited liability partners	nip (LLP)		
	☐ A partner in a partnership —				
	☐ An officer, director, or managing exec	cutive of a corporation			
	☐ An owner of at least 5% of the voting	or equity securities of a corporation	1		
	No. None of the above applies. Go to Pa	rt 12.			
	Yes. Check all that apply above and fill in	n the details below for each busines	ss.		
	Business Name I Address	Describe the nature of the business		nployer Identification number o not include Social Security r	
		Name of accountant or bookkeeper		ites business existed	
28.	Within 2 years before you filed for bankruptcy institutions, creditors, or other parties.	y, did you give a financial statemen	t to anyor	ne about your business? Inclu	ıde all financial
	■ No				
	Yes. Fill in the details below.				
	Name Address (Number, Street, City, State and ZIP Code)	Date Issued			

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Debtor 1	Hector Mandujano			
Debtor 2	Teresa Mandujano			Case number (if known)
Part 12:	Sign Below			
are true a		ing a false statement	t, concealing property	nd I declare under penalty of perjury that the answers or obtaining money or property by fraud in connection 0 years, or both.
/s/ Hect	or Mandujano	/s/ Te	resa Mandujano	
Hector	Mandujano	Teres	a Mandujano	
	e of Debtor 1	Signa	ture of Debtor 2	
Date F	ebruary 17, 2016	Date	February 17, 2016	<u> </u>
Did you a	attach additional pages to Your St	atement of Financial	Affairs for Individuals	Filing for Bankruptcy (Official Form 107)?
■ No				
☐ Yes				
Did you p	pay or agree to pay someone who	is not an attorney to	help you fill out bankı	uptcy forms?
■ No				
□ Yes N	lame of Person Attach the F	Rankruptcy Petition Pre	enarer's Notice Declara	tion, and Signature (Official Form 119)

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Fill in this inform	mation to identify your	case:		
Debtor 1	Hector Mandujan	0		
	First Name	Middle Name	Last Name	
Debtor 2	Teresa Mandujan	0		
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	inkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an
				amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

identify the creditor and the property that is collateral	what do you intend to do with the property that secures a debt?	as exempt on Schedule C?
Creditor's Brian Bemus Automotive Group name: LTD. Description of property miles securing debt:	□ Surrender the property. □ Retain the property and redeem it. □ Retain the property and enter into a Reaffirmation Agreement. ■ Retain the property and [explain]: Client remains current on payment	□ No ■ Yes
Creditor's Ford Cred name: Description of Automobile property securing debt:	 Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]: 	■ No □ Yes
Creditor's Fremont Investment & Loan name: Description of Real Estate Mortgage property	 Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]: 	■ No

Official Form 108 Statement of

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Statement of Intention for Individuals Filing Under Chapter 7

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B8 (Form 8) (12/08) securing debt:		Page 2
Creditor's Gtr Chgo Fin name:	Surrender the property.Retain the property and redeem it.	■ No
Description of Automobile property securing debt:	 □ Retain the property and enter into a Reaffirmation Agreement. □ Retain the property and [explain]: 	□ Yes
Creditor's Litton Loan Servicing name:	■ Surrender the property. □ Retain the property and redeem it.	■ No
Description of Real Estate Mortgage property securing debt:	☐ Retain the property and enter into a Reaffirmation Agreement. ☐ Retain the property and [explain]:	☐ Yes
Creditor's TTL Fin Ac	■ Surrender the property.	■ No
Description of Automobile property securing debt:	 ☐ Retain the property and redeem it. ☐ Retain the property and enter into a Reaffirmation Agreement. ☐ Retain the property and [explain]: 	□ Yes
Part 2: List Your Unexpired Personal Property	Leases	
	u listed in Schedule G: Executory Contracts and Une	
in the information below. Do not list real estate lea	ases. Unexpired leases are leases that are still in effectes if the trustee does not assume it. 11 U.S.C. § 36	
in the information below. Do not list real estate lea	lease if the trustee does not assume it. 11 U.S.C. § 36	
in the information below. Do not list real estate lead You may assume an unexpired personal property Describe your unexpired personal property lease. Lessor's name: Description of leased	lease if the trustee does not assume it. 11 U.S.C. § 36	Will the lease be assumed? ☐ No
in the information below. Do not list real estate lead You may assume an unexpired personal property Describe your unexpired personal property lease Lessor's name: Description of leased Property:	lease if the trustee does not assume it. 11 U.S.C. § 36	Will the lease be assumed? No Yes
in the information below. Do not list real estate lead You may assume an unexpired personal property Describe your unexpired personal property lease. Lessor's name: Description of leased	lease if the trustee does not assume it. 11 U.S.C. § 36	Will the lease be assumed? ☐ No
in the information below. Do not list real estate lead You may assume an unexpired personal property Describe your unexpired personal property lease. Lessor's name: Description of leased Property: Lessor's name: Description of leased Property: Lessor's name: Lessor's name: Lessor's name:	lease if the trustee does not assume it. 11 U.S.C. § 36	Will the lease be assumed? No Yes No
in the information below. Do not list real estate lead You may assume an unexpired personal property Describe your unexpired personal property lease. Lessor's name: Description of leased Property: Lessor's name: Description of leased Property:	lease if the trustee does not assume it. 11 U.S.C. § 36	Will the lease be assumed? No Yes No Yes
in the information below. Do not list real estate lead You may assume an unexpired personal property Describe your unexpired personal property lease. Lessor's name: Description of leased Property:	lease if the trustee does not assume it. 11 U.S.C. § 36	Will the lease be assumed? No Yes No Yes No Yes No No No
in the information below. Do not list real estate lead You may assume an unexpired personal property Describe your unexpired personal property lease. Lessor's name: Description of leased Property:	lease if the trustee does not assume it. 11 U.S.C. § 36	Will the lease be assumed? No Yes No Yes No Yes No Yes No Yes
in the information below. Do not list real estate lead You may assume an unexpired personal property Describe your unexpired personal property lease. Lessor's name: Description of leased Property:	lease if the trustee does not assume it. 11 U.S.C. § 36	Will the lease be assumed? No Yes No Yes No Yes No No No
in the information below. Do not list real estate lead You may assume an unexpired personal property Describe your unexpired personal property lease. Lessor's name: Description of leased Property: Lessor's name: Description of leased Property:	lease if the trustee does not assume it. 11 U.S.C. § 36	No

Official Form 108

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pro _l	/s/ Hector Mandujano Hector Mandujano Signature of Debtor 1	X /s/ Teresa Mandujano Teresa Mandujano Signature of Debtor 2	
	/s/ Hector Mandujano	.	
		X /s/ Teresa Mandujano	
pro	perty that is subject to an unexpired lease.		
	der penalty of perjury, I declare that I have in	ated my intention about any property of my estate that secures a debt and ar	y personal
Par	rt 3: Sign Below		
	operty:	☐ Yes	
	ssor's name: scription of leased	□ No	
Les			

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-05154 Doc 1 Filed 02/17/16 Entered 02/17/16 18:09:44 Desc Main Document Page 57 of 63

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

In	re	Hector Mandujano Teresa Mandujano			Case No.		
	-	Teresa Mandujano		Debtor(s)	Chapter	7	
		5. 70.07.07	~~~~				
		DISCLOS	SURE OF COMPE	NSATION OF ATTOI	RNEY FOR DI	EBTOR(S)	
1.	con	npensation paid to me wit	hin one year before the fili	6(b), I certify that I am the attorning of the petition in bankruptcy, of or in connection with the bar	or agreed to be paid	to me, for services rende	ered or to
		For legal services, I hav	e agreed to accept		\$	2,300.00	
		Prior to the filing of this	s statement I have received		\$	2,300.00	
		Balance Due			\$	0.00	
2.	The	e source of the compensati	ion paid to me was:				
		■ Debtor □ C	Other (specify):				
3.	The	e source of compensation	to be paid to me is:				
		■ Debtor □ C	Other (specify):				
4.		I have not agreed to share	e the above-disclosed com	pensation with any other person	unless they are mem	bers and associates of my	law firm.
				sation with a person or persons we mes of the people sharing in the			firm. A
5.	In	n return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:					
	b. c.	Preparation and filing of a Representation of the deb [Other provisions as need Negotiations with reaffirmation agr	any petition, schedules, sta tor at the meeting of credit led] h secured creditors to	ering advice to the debtor in det tement of affairs and plan which ors and confirmation hearing, an reduce to market value; ex- ons as needed; preparation busehold goods.	n may be required; and any adjourned hea emption planning	rings thereof;	ng of
5.	Ву		of the debtors in any di	ee does not include the following schargeability actions, judi		es, relief from stay ac	ctions or
				CERTIFICATION			
this		ertify that the foregoing is kruptcy proceeding.	a complete statement of an	y agreement or arrangement for	payment to me for re	epresentation of the debto	or(s) in
	Feb	ruary 17, 2016		/s/ Fernando R. C	arranza		
	Date	•		Fernando R. Cari Signature of Attorno FERNANDO R. C 5814 W. CERMAN Cicero, IL 60804 708/416-0034 Fa fcarranza@frclay	ARRANZA & ASS (RD (x: 708/416-0043	OCIATES, LTD.	_
				Name of law firm			_

United States Bankruptcy Court Northern District of Illinois

In re	Hector Mandujano		Case No.	
mic	Teresa Mandujano	Debtor(s)	Chapter	7
	${f V}$	ERIFICATION OF CREDITOR M	MATRIX	
		Number of	f Creditors: _	45
	The above-named Debtor(s (our) knowledge.	s) hereby verifies that the list of credi	tors is true and	correct to the best of my
Date:	February 17, 2016	/s/ Hector Mandujano Hector Mandujano		
		Signature of Debtor		

afni 1310 Martin Luther King Drive Bloomington, IL 61702

American Express American Express Special Research Po Box 981540 El Paso, TX 79998

Arnold Scott Harris PC Attorneys at Law 222 Merchandise Mart Plaza #1932 Chicago, IL 60654

Brian Bemus Automotive Group LTD. 1875 Dekalb Avenue Sycamore, IL 60178

Cba Collection Bureau Po Box 5013 Hayward, CA 94540

CEPAMERICA ILLINOIS LLP PO BOX 582663 Cicero, IL 60804

Citi Auto Citifinancial/Attn: Bankruptcy Dept 1111 Northpoint Dr Coppell, TX 75019

CMRE Financial Services 3075 E Imperial Hwy Ste 200 Brea, CA 92821

Community State Bank Attention: Bankruptcy PO Box 3910 Tupelo, MS 38803

Eos Cca 700 Longwater Dr Norwell, MA 02061 First National Collection Bureau 610 Waltham Way Sparks, NV 89434

First National Collection Bureau 610 Waltham Way Sparks, NV 89434

First National Collection Bureau In 610 Waltham Way Sparks, NV 89434

First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104

Florida Default Law Group, PL PO Box 25018 Tampa, FL 33622

Ford Cred Ford Credit Po Box 6275 Deerborn, MI 48121

Franklin Collection Sv 2978 W Jackson St Tupelo, MS 38801

Fremont Investment & Loan 2727 E. Imperial Hwy Brea, CA 92821

Gtr Chgo Fin 8331 W Roosevelt R Forest Park, IL 60130

Hsbc Bank Attn: Bankruptcy Po Box 5213 Carol Stream, IL 60197 IC System
Attn: Bankruptcy
444 Highway 96 East, PO Box 64378
Saint Paul, MN 55164

Illinois Laboratory Medicine Assoc PO Box 5966 Carol Stream, IL 60197

Kansas Counselors Of K Po Box 14765 Shawnee Mission, KS 66285

Litton Loan 24 Greenway Plaza #712 Houston, TX 77046

Litton Loan Servicing 24 Greenway Plaza #712 Houston, TX 77046

Lvnv Funding Llc Po Box 740281 Houston, TX 77274

MacNeal Hospital PO Box 830913 Birmingham, AL 35283

Med Busi Bur 1460 Renaissance Dr Park Ridge, IL 60068

Med Busi Bur 1460 Renaissance Dr Park Ridge, IL 60068

Merchants Cr 223 W. Jackson Blvd. Suite 400 Chicago, IL 60606

Midland Credit Management Inc 8875 Aero Drive Suite 200 San Diego, CA 92123 Midland Credit Management Inc 8875 Aero Drive Suite 200 San Diego, CA 92123

Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123

National Credit Soluti Po Box 15779 Oklahoma City, OK 73155

National Recovery Agen 2491 Paxton St Harrisburg, PA 17111

Nco Fin/09 Attention: Bankruptcy 507 Prudential Rd Horsham, PA 19044

Nco Fin/09 Attention: Bankruptcy 507 Prudential Rd Horsham, PA 19044

Optimum Outcomes 421 Fayetteville Street Ste 600 Raleigh, NC 27602

Portfolio Recovery Associates LLC PO Box 1214 Norfolk, VA 23541

Professional Adjmnt Co

Sears/cbsd Po Box 6189 Sioux Falls, SD 57117

T-Mobile PO Box 742596 Cincinnati, OH 45274 The University of Chicago Physician 75 Remittance Drive Suite 1385 Chicago, IL 60675

TTL Fin Ac 2900 West Irving Park Chicago, IL 60618

United Fin 333 Washington Blv Marina Del Rey, CA 90292